

To whom it may concern,

I wish to put a proposal to you regards Youth Allowance, which in its previous form has not worked very fairly for country families, and the proposal on the table at the moment is grossly misguided, surely formed with no research into what is involved with sending a child to a city university if you reside in rural Australia.

I wish to propose that Youth Allowance should be granted to students as soon as they complete VCE or a relevant course, without the requirement of 'Independence'. Families should then be assessed as they are now, for dependent children, but lift the age of the child if they are attending an accredited institution, ie University, Tafe etc. Then allow the parents/guardians to, if need be, take out a loan to support their child based on the same idea as the HECS system. Low interest repayments tied to the family's tax return. Those that do not need this loan will not use it, and those who do will be able to regulate their loan according to need. The money will then be returning to the Government for future use by students and their families.

Following are some of many difficulties experienced by Rural Families:

- Students have difficulty finding steady work
- Universities will not defer places for more than one year
- The cost of maintaining a student living away from home is very much more than one who may be living at home and attending a University.
- Many of the high end courses leave no time for a student to work and therefore contribute to their own upkeep.
- Professional families will not service country areas if they face the limitations that are being currently proposed.
- Students see no point in remaining at school if they see no way to attend further education.

Speaking from personal experience, it has cost us \$10,000 to \$14,000 per year for accommodation and SOME meals for our sons to live on campus in Melbourne. This does not include books, or other living expenses. Living on campus is very marginally more expensive than renting a house and, most importantly, the student has many invaluable support systems available to them. This is vital for a person with little or no City experience. We have seen very capable students quit their studies because they and their families just could not afford to maintain the costs.

Surely a young person who is bright and motivated should not be prevented from contributing to the betterment of our country based on where they live or how much money their parents earn. The better education people have and the sooner they attain it, the sooner they, in turn, will be paying tax. Do our Politicians not frequently say we are the 'Clever Country', with this proposal I do not think so.

Please value the Youth of Australia, for they are our most valuable asset for the future of our wonderful country.

Yours sincerely
Lois Doeven